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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks:  
Applications and Reports Received*

*No. 36*

*Week Ending September 7, 2013*

Bank Branches, Domestic

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 370 North Franklin Avenue, Colby, Kansas.

- Approved, September 3, 2013

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of 28-day term deposits with full allotment of tenders on September 9, 2013.

- Announced, September 4, 2013

Enforcement

CIB Marine Bancshares, Inc., Waukesha, Wisconsin -- written agreement dated May 29, 2004, terminated August 27, 2013.

- Announced, September 3, 2013

Midwest Independent Bancshares, Inc., Jefferson City, Missouri, and Midwest Independent Bank -- written agreement dated August 28, 2009, terminated September 3, 2013.

- Announced, September 5, 2013

Pacific Commerce Bank, Los Angeles, California -- written agreement dated August 24, 2011, terminated August 28, 2013.

- Announced, September 3, 2013

Union City Corporation, El Reno, Oklahoma -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, September 5, 2013

**BS&R** Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 3944 McCarty Lane, Lafayette.

- Approved, September 6, 2013

## Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 58 Maui Lani Parkway, Wailuku.

- Approved, September 3, 2013

## Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 830 Shiloh Crossing Boulevard, Billings.

- Approved, September 4, 2013

## Secretary

IberiaBank, Lafayette, Louisiana -- to establish a branch at 1801 4th Avenue South, Birmingham, Alabama.

- Approved, September 3, 2013

## Secretary

WestStar Bank, El Paso, Texas -- to establish a branch at 1790 North Lee Trevino Drive, El Paso.

- Approved, September 3, 2013

Bank Holding Companies

San Francisco

Banc of California, Inc., Irvine, California -- to acquire The Palisades Group, LLC, Santa Monica, and thereby engage in certain nonbanking activities.

- Approved, September 3, 2013

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- to acquire First Wewoka Bancorporation, Inc., Wewoka, and its subsidiary, First National Bank of Wewoka.

- Approved, September 3, 2013

Atlanta

Investar Holding Corporation, Baton Rouge, Louisiana -- to become a bank holding company by acquiring Investar Bank, Baton Rouge, and election to become a financial holding company.

- Approved, September 5, 2013

Richmond

Live Oak Bancshares, Inc., Wilmington, North Carolina -- to invest in 504 Fund Advisors, LLC.

- Returned, August 28, 2013

(A/C)

San Francisco

People's Utah Bancorp, American Fork, Utah -- to merge with Lewiston Bancorp, Lewiston, and thereby acquire Lewiston State Bank.

- Approved, September 5, 2013

**Bank Holding Companies**

Dallas

Triumph Bancorp, Inc., Dallas, Texas, and Triumph Consolidated Cos., LLC -- to acquire National Bancshares, Inc., Bettendorf, Iowa, and its subsidiary, The National Bank, Moline, Illinois.

- Approved, September 6, 2013

Chicago

United Community Bancorp, Inc., Chatham, Illinois -- to acquire Mercantile Bank, Quincy.

- Approved, September 6, 2013

**Change in Bank Control**

Atlanta

State Investors Bancorp, Inc., Metairie, Louisiana -- to retain control of State Investors Bancorp and its subsidiary, State-Investors Bank, Metairie.

- Permitted, September 6, 2013

Atlanta

Villages Bancorporation, Inc., The Villages, Florida -- change in bank control of Villages Bancorporation and its subsidiary, Citizens First Bank, The Villages.

- Withdrawn, September 3, 2013

**Extensions of Time**

Philadelphia

Riverview Financial Corporation, Halifax, Pennsylvania -- extension to December 25, 2013, to acquire Union Bancorp, Inc., Pottsville.

- Granted, September 3, 2013

**Extensions of Time**

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension of time to divest certain merchant banking investments.

- Granted, September 4, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 7, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY FINANCIAL CORPORATION	CIC	Jane Anne Ferrier, San Diego, CA, individually, and as trustee and sole beneficiary of the Ferrier Family Trust 2; Thomas L. Ferrier and Jane A. Ferrier, San Diego, CA, individually and as trustees and beneficiaries of the Ferrier Family Trust 3; Sharon F. Risse, San Diego, CA, individually and as trustee and sole beneficiary of the Sharon Risse Trust; Andrew P. Ferrier, San Francisco, CA, individually and as trustee and sole beneficiary of the Andrew Ferrier Trust; all together a group acting in concert, to acquire 10.46 percent of First Community Financial Corporation, Mifflintown, Pennsylvania	Newspaper: Federal Register:	09/17/2013 09/13/2013

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending September 7, 2013**

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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 7, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, H.L. Keene, L.L.C., Arbutus Keene, The Harold Lynn Keene Trust, Charlotte Keene, and Elizabeth Keene, all of Lebanon, Virginia, as group acting in concert, to retain control of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper:	09/27/2013
			Federal Register:	09/13/2013

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 7, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
NCG BANCO, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch office located at 3944 McCarty Lane, Lafayette, Indiana.	Newspaper: Federal Register:	09/03/2013 Not applicable
CEDAR RAPIDS BANK AND TRUST COMPANY	* 18C * Branch	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Community National Bank, Waterloo, Iowa. As a result of the proposed merger, Cedar Rapids Bank and Trust Company will establish a branch at: 422 Commercial Street, Waterloo, Iowa; 11 Tower Park Drive, Waterloo, Iowa; 2322 West 1st Street, Cedar Falls, Iowa; and 6004 University Avenue, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan; Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	08/22/2013 Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARSELLES BANCORPORATION, INC.	CIC	Charles M. Shea, of Wilmette, Illinois, as an individual, and the group consisting of JP Morgan Chase Bank, N.A., Naperville, Illinois, as Trustee of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust, Naperville, Illinois, and the Jerry C. Bradshaw Family Trust-GST Exempt Trust, Naperville, Illinois; Charles M. Shea, Wilmette, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust-GST Exempt Trust; Molly Baed, Wassenaar, Netherlands, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust- GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., Marseilles, Illinois. Marseilles Bancorporation, Inc., Marseilles, Illinois, controls Marseilles Bank, Marseilles, Illinois.	Newspaper:	Not available
			Federal Register:	09/03/2013
NORTH SHORE COMMUNITY BANK & TRUST COMPANY	* 18C	North Shore Community Bank & Trust Company, Wilmette, Illinois, to merge with or purchase the assets and assume the liabilities of Diamond Bank, FSB, Schaumburg, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for**      **Quarter of**

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 7, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK GROUP, INC.	* 3A3	Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire 100 percent of Metropolitan National Bank, Little Rock, Arkansas. Also Arvest Bank, Fayetteville, Arkansas, to merge with Metropolitan National Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	10/05/2013
	* 18C		Federal Register:	10/04/2013
	* Branch			

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 2 North Nevada Avenue, Suite A, Colorado Springs, Colorado. CoBiz Bank, Denver, Colorado, to establish a branch at 224 Canyon Avenue, Fort Collins, Colorado.	Newspaper: Federal Register:	09/13/2013 Not applicable
COFFEYVILLE BANCORP, INC.	* 3A5	Coffeyville Bancorp, Inc., Coffeyville, Kansas, to acquire 100 percent of the voting shares of and to merge with Coffeyville Financial Corporation, Omaha, Nebraska, parent of Condon Bank & Trust, Coffeyville, Kansas.	Newspaper: Federal Register:	Not available 10/04/2013
VISION BANCSHARES, INC.	CIC	Clea Alsip, Brooklyn, New York; Patti Janese Hager, Edmond, Oklahoma; Zela Mae Hanson, Tulsa, Oklahoma; Patricia Ann McCortney, Farmers Branch, Texas; Vicki Lynn Patton, Ada, Oklahoma; Jerry Scott Grandchildren's Trust, Ada, Oklahoma; Kamberly Dawn or Richard Clay Skoch, Yukon, Oklahoma; and Tammy Key, Sulphur, Oklahoma, as shareholders and members to the Vision Bancshares, Inc. Voting Agreement, to retain common voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, National Association, both in Ada, Oklahoma.	Newspaper: Federal Register:	Not available 09/13/2013

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
CULLEN/FROST BANKERS, INC.	* 3A5 * 18C * Branch	Cullen/Frost Bankers, Inc., San Antonio, Texas, to acquire by merger 100 percent of WNB Bancshares, Inc., Odessa, Texas, and to indirectly acquire Western National Bank, Odessa, Texas. In addition, Frost Bank, San Antonio, Texas, to acquire by merger Western National Bank and to establish all 8 branches of Western National Bank as branches of Frost Bank.	Newspaper: Federal Register:	Not available Not available
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of the common stock of Collin Bank, Plano, Texas.	Newspaper: Federal Register:	Not available 09/30/2013
THE GMDK TRUST FBO CHRISTOPHER J. KEYLAND	* SLHC Formation	The GMDK Trust fbo Christopher J. Keyland, The GMDK Trust fbo Kathryn J. Roberts, The JLD/GMDK Irrevocable Asset Trust fbo Christopher J. Keyland, The JLD/GMDK Irrevocable Asset Trust fbo Kathryn J. Roberts, The JLD-Christopher J. Keyland Descendant Trust #3, The JLD-Kathryn J. Roberts Descendant Trust #4, The JSD-Christopher J. Key land Descendant Trust #3, and The JSD-Kathryn J. Roberts Descendant Trust #4, all of Fort Worth, Texas, to become savings and loan holding companies through the acquisition of controlling interests in First Western Mortgage Corporation, Colonial Holding Company, and therefore indirectly, Colonial Savings, FA, all of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 09/27/2013

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending September 7, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CBOA FINANCIAL, INC.	* 3A3	CBOA Financial, Inc., Tucson, Arizona, to acquire First Scottsdale Bank, National Association, Scottsdale, Arizona.	Newspaper:	08/15/2013
			Federal Register:	08/15/2013
PACWEST BANCORP	4c8	PacWest Bancorp, Los Angeles, California, CapGen Capital Group II LLC, CapGen Capital Group II LP, both of New York, New York, to acquire CapitalSource, Inc., Chevy Chase, Maryland and indirectly acquire CapitalSource Bank, an Industrial Loan Company, Los Angeles, California, and thereby engage in operating nonbank depository institution under Section 225.22(b)(4).	Newspaper:	Not applicable
			Federal Register:	09/30/2013
WILSHIRE BANCORP, INC.	* 3A3	Wilshire Bancorp, Inc., Los Angeles, California, to acquire Saehan Bancorp, and thereby indirectly acquire voting shares of Saehan Bank, both of Los Angeles, California.	Newspaper:	09/13/2013
			Federal Register:	09/19/2013

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act